

United States Bankruptcy Court Eastern District of Virginia - Richmond Division		Voluntary Petition			
Name of Debtor (if individual, enter Last, First, Middle): Maddrey, Ervin Connell		Name of Joint Debtor (Spouse) (Last, First, Middle): Maddrey, JoAnn Marie			
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): aka JoAnn Marie Mitchell Harris, aka JoAnn Marie Mitchell			
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-1309		Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-5159			
Street Address of Debtor (No. & Street, City, State & Zip Code): 112 E. 31st St. Richmond, VA 23224		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 112 E. 31st St. Richmond, VA 23224			
County of Residence or of the Principal Place of Business: Richmond City		County of Residence or of the Principal Place of Business: Richmond City			
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):			
Location of Principal Assets of Business Debtor (if different from street address above):					
Information Regarding the Debtor (Check the Applicable Boxes)					
Venue (Check any applicable box) <p> <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. </p>					
Type of Debtor (Check all boxes that apply) <p> <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank </p>		Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <p> <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding </p>			
Nature of Debts (Check one box) <p> <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business </p>		Filing Fee (Check one box) <p> <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3. *** Patrick Thomas Keith VSB 48446 *** </p>			
Chapter 11 Small Business (Check all boxes that apply) <p> <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional) </p>		THIS SPACE IS FOR COURT USE ONLY			
Statistical/Administrative Information (Estimates only) <p> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. </p>					
Estimated Number of Creditors		1-15 <input type="checkbox"/> 16-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1000-over <input type="checkbox"/>			
Estimated Assets		\$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million More than \$100 million			
Estimated Debts		\$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million More than \$100 million			

Voluntary Petition

(This page must be completed and filed in every case)

Document

Page 3 of 41

FORM B1, Page 2

Maddrey, Ervin Connell**Maddrey, JoAnn Marie****Prior Bankruptcy Case Filed Within Last 6 Years** (If more than one, attach additional sheet)

Location

Where Filed: **Eastern District of Virginia, Richmond Division**

Case Number:

02-60971-DOT

Date Filed:

2/08/02**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Ervin Connell MaddreySignature of Debtor **Ervin Connell Maddrey****X /s/ JoAnn Marie Maddrey**Signature of Joint Debtor **JoAnn Marie Maddrey**

Telephone Number (If not represented by attorney)

January 20, 2005

Date

Signature of Attorney**X /s/ Patrick Thomas Keith VSB 48446**

Signature of Attorney for Debtor(s)

Patrick Thomas Keith VSB 48446

Printed Name of Attorney for Debtor(s)

Boleman Law Firm, P.C.

Firm Name

2201 West Broad Street**Suite 205****Richmond, VA 23220**

Address

(804) 358-9900 Fax: (804) 358-8704

Telephone Number

January 20, 2005

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

 Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X /s/ Patrick Thomas Keith VSB 48446 January 20, 2005

Signature of Attorney for Debtor(s) Date

Patrick Thomas Keith VSB 48446**Exhibit C**

Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?

 Yes, and Exhibit C is attached and made a part of this petition. No**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number (Required by 11 U.S.C. § 110(c.))

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

United States Bankruptcy Court
Eastern District of Virginia - Richmond Division

In re **Ervin Connell Maddrey,
 JoAnn Marie Maddrey**

Case No. _____

Debtors

Chapter _____

13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	68,000.00		
B - Personal Property	Yes	3	9,859.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		86,154.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		1,367.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		17,855.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,000.66
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,655.00
Total Number of Sheets of ALL Schedules		21			
		Total Assets	77,859.00		
			Total Liabilities	105,376.00	

Case No.

Debtors

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Single family home located at 112 E. 31st St., Richmond VA	Tenancy by the Entireties	J	60,000.00	70,000.00
Timeshare located at Shenandoah Crossing in Charlottesville, VA - Pay direct by third party - 31 yr old son	Tenancy by the Entireties	J	8,000.00	6,500.00

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **Ervin Connell Maddrey,
JoAnn Marie Maddrey**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on hand	J	1.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Debit account - Bank One	J	150.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household goods: kitchen utensils, decorative items, washer, dryer, computer, printer, refrigerator, range, 3 TVs, 2 VCRs, stereo, DVD player, sofa, loveseat, coffee table, crystal (\$10.00 value, non-heirloom), 2 end tables, 2 lamps, 2 desks, kitchen table, dining table and 4 chairs, bedroom sets, china cabinet, vaccum.	J	100.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing	J	300.00
7. Furs and jewelry.		Wedding and engagement rings	J	500.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
			Sub-Total > (Total of this page)	1,051.00

2 continuation sheets attached to the Schedule of Personal Property

In re **Ervin Connell Maddrey,
JoAnn Marie Maddrey**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Fidelity 401k	J	3,707.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
Sub-Total > (Total of this page)				3,707.00

Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

In re **Ervin Connell Maddrey,
JoAnn Marie Maddrey**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Proceeds within six months of filing of bankruptcy petition from life insurance, property settlement, or any decedent's estate.	J	1.00
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Pontiac Sunfire with 72,000 miles	W	5,100.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.	X			

Sub-Total >	5,101.00
(Total of this page)	
Total >	9,859.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Ervin Connell Maddrey,
JoAnn Marie Maddrey**

Case No. _____

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Real Property			
Single family home located at 112 E. 31st St., Richmond VA	Va. Code Ann. § 34-4	1.00	60,000.00
Household Goods and Furnishings			
Household goods: kitchen utensils, decorative items, washer, dryer, computer, printer, refrigerator, range, 3 TVs, 2 VCRs, stereo, DVD player, sofa, loveseat, coffee table, crystal (\$10.00 value, non-heirloom), 2 end tables, 2 lamps, 2 desks, kitchen table, dining table and 4 chairs, bedroom sets, china cabinet, vaccum.	Va. Code Ann. § 34-26(4a)	100.00	100.00
Wearing Apparel			
Clothing	Va. Code Ann. § 34-26(4)	300.00	300.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
Fidelity 401k	Patterson v. Shumate, 504 U.S. 753 (1991)	3,707.00	3,707.00
Other Contingent and Unliquidated Claims of Every Nature			
Proceeds within six months of filing of bankruptcy petition from life insurance, property settlement, or any decedent's estate.	Va. Code Ann. § 34-4	1.00	1.00

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re

Ervin Connell Maddrey,
JoAnn Marie Maddrey

Case No. _____

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No.								
Bluegreen Resorts Management Re: Bankruptcy P.O. Box 810758 Boca Raton, FL 33481	J		Deed of Trust Timeshare located at Shenandoah Crossing in Charlottesville, VA - Pay direct by third party - 31 yr old son					
			Value \$ 8,000.00				6,500.00	0.00
Account No.								
Countrywide Home Loans Attn: Bankruptcy Dept P.O. Box 660694 Dallas, TX 75266-0694	J		First Deed of Trust Single family home located at 112 E. 31st St., Richmond VA					
			Value \$ 60,000.00				58,000.00	0.00
Account No.								
Romancing the Stone 694 B Sharon Rd. King William, VA 23086	J		Purchase Money Security Wedding and engagement rings					
			Value \$ 500.00				3,000.00	2,500.00
Account No.								
Sharon Bonds 3713 Grant Place NE Washington, DC 20019	H		Second Deed of Trust Single family home located at 112 E. 31st St., Richmond VA					
			Value \$ 60,000.00				12,000.00	10,000.00
1 continuation sheets attached				Subtotal (Total of this page)			79,500.00	

In re **Ervin Connell Maddrey,
JoAnn Marie Maddrey** Debtors

Case No. _____

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C T O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No.					
US Bank PO Box 790139 Saint Louis, MO 63179		Purchase Money Security 2000 Pontiac Sunfire with 72,000 miles			
		Value \$ 5,100.00		6,654.00	1,554.00
Account No.					
		Value \$			
Account No.					
		Value \$			
Account No.					
		Value \$			
Account No.					
		Value \$			
Sheet 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims		Subtotal (Total of this page)	6,654.00		
		Total	86,154.00		
		(Report on Summary of Schedules)			

In re **Ervin Connell Maddrey,
JoAnn Marie Maddrey**

Case No. _____

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Ervin Connell Maddrey,
JoAnn Marie Maddrey**

Case No. _____

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY			
				CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM
Account No.							
City of Richmond Dept. of Finance/ Tax Enforce. 900 E. Broad St., Room 100 Richmond, VA 23219	J		Real Estate Tax Balance Due for 2004				767.00
Account No.							
City of Richmond Dept. of Finance/ Tax Enforce. 900 E. Broad St., Room 100 Richmond, VA 23219	J		Personal Property Tax Balance Due for 2003-2004				600.00
Account No.							
Account No.							
Account No.							
Account No.							
Sheet <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims				Subtotal (Total of this page)		1,367.00	
				Total (Report on Summary of Schedules)		1,367.00	

In re **Ervin Connell Maddrey,
JoAnn Marie Maddrey**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.			Balance Due				
ADT Security RE: Bankruptcy PO Box 650485 Dallas, TX 75265	H						99.00
Account No.			Balance Due				
Capital One Attn: Bankruptcy Dept 1957 Westmoreland Drive Richmond, VA 23276-5617	J						1,255.00
Account No.			Balance Due				
Central 3700 Mechanicsville Turnpike Richmond, VA 23223	W						2,037.00
Account No.			Medical Services				
Chippenham/JW Hospitals Attn: Bankruptcy Dept. P.O. Box 13620 Richmond, VA 23225	W						1.00
7 continuation sheets attached				Subtotal (Total of this page)			3,392.00

In re **Ervin Connell Maddrey,
JoAnn Marie Maddrey**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
Representing: Chippenham/JW Hospitals		Attention LLC Re: Chippenham/JW Hospital P.O. Box 2308 Sherman, TX 75091				
Account No.		Balance Due				
City of Richmond Dept. Public Utilities 600 East Broad St. Richmond, VA 23219	H					1,195.00
Account No.						
Representing: City of Richmond		Credit Adjustment Board Re: City of Richmond Utility 306 East Grace Street Richmond, VA 23219				
Account No.		Account Balance				
Comcast Attn: Bankruptcy Dept 5401 Staples Mill Road Richmond, VA 23228-5421	J					258.00
Account No.						
Representing: Comcast		Credit Management Inc. RE: Comcast 4200 International Pkwy. Carrollton, TX 75007				
Sheet no. <u>1</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)		1,453.00	

In re **Ervin Connell Maddrey,
JoAnn Marie Maddrey**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B E T O R H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CON T I N G E N T	U N L I Q U I D A T E D	DIS P U T E D	AMOUNT OF CLAIM
Account No.		Medical Services				
Commonwealth Anesthesia Assoc. Attn: Bankruptcy Dept. P.O. Box 35808 Richmond, VA 23235-0808	W					80.00
Account No.		Balance Due				
Dominion Virginia Power Attn: Bankruptcy Dept. PO Box 26543 Richmond, VA 23290-0001	H					850.00
Account No.		10/00 Judgment				
Eggleston Karate Studios 10090 Midlothian Turnpike Richmond, VA 23235	W					655.00
Account No.		Balance Due				
First Premier Bank Attn: Bankruptcy Dept. P.O. Box 5114 Sioux Falls, SD 57117-5114	H					300.00
Account No.		08/98 Judgment				
Heilig Meyers Claims Administrator P.O. Box 3240 Portland, OR 97208-3240	W					631.00
Sheet no. <u>2</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				2,516.00

In re **Ervin Connell Maddrey,
JoAnn Marie Maddrey**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B E T O R H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		Account Balance					
Account No.	J	Account Balance					542.00
Household (Beneficial) Finance Attn: Bankruptcy Dept. 961 Weigel Drive Elmhurst, IL 60126							
Account No.	W	Balance Due					1,587.00
Household Bank Attn: Bankruptcy Dept. PO Box 81622 Salinas, CA 93912-1622		Cavalry Investment 7 Skyline Dr., 3rd Floor Hawthorne, NY 10532					
Account No.		Encore Receivable Management RE: Household Bank P.O. Box 3330 Olathe, KS 66063-3330					
Representing: Household Bank		Balance Due					
Account No.	H						941.00
Representing: Household Bank							
Account No.							
Merrick Bank Attn: Bankruptcy Dept. PO Box 9201 Old Bethpage, NY 11804							
Sheet no. <u>3</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)					3,070.00

In re **Ervin Connell Maddrey,
JoAnn Marie Maddrey**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B E T O R H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		Balance Due					
Moore Loans, Inc. Attn: Bankruptcy Dept P.O. Box 12163 Richmond, VA 23241-0163	W	Balance Due					100.00
Orchard Bank/Household Attn: Bankruptcy Dept. P.O. Box 17051 Baltimore, MD 21297	H	Balance Due					934.00
Progressive Insurance Re: Bankruptcy 10 Harpersville Rd Newport News, VA 23601	J	Account Balance					1,739.00
Providian Attn: Bankruptcy Dept. P.O. Box 99607 Arlington, TX 76096-9607	H	Balance Due					729.00
Representing: Providian		Alliance One Re: Providian P.O. Box 1961 Southgate, MI 48195					
Sheet no. <u>4</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)					3,502.00

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H E B T O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.			Student Loan - notice only				
Sallie Mae (SLMA) Attn: Bankruptcy Dept P.O. Box 9500 Wilkes Barre, PA 18773-9500		W					1.00
Account No.			10/98 Judgment				
Smiths Service Station 2701 Byron Street Richmond, VA 23223		W					197.00
Account No.			Account Balance				
Southwood Apartments 4641 Southwood Parkway Richmond, VA 23224		J					1,056.00
Account No.			Medical Services				
Summit Health Care, Inc. Re: Bankruptcy 1401 Johnston Willis, Ste.5000 Richmond, VA 23235		W					151.00
Account No.			Student Loan - notice only				
Suntrust Bank Re: Student loan 1001 Semmes Avenue Richmond, VA 23224		W					1.00

Sheet no. 5 of 7 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page)	1,406.00
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In re **Ervin Connell Maddrey,
JoAnn Marie Maddrey**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			Balance Due				
T-Mobile Re: Bankruptcy P.O. Box 37380 Albuquerque, NM 87176-7380	W						341.00
Account No.			SUPASTMGM 18167 US Hwy. 19 N., Ste. 200 Clearwater, FL 33764				
Representing: T-Mobile							
Account No.			Balance Due				
Texaco/Shell Credit Card Center P.O. Box 9151 West Des Moines, IA 50398	J						439.00
Account No.			Balance Due				
The CBE Group, Inc. Re: Shell Oil P.O. Box 2547 Waterloo, IA 50704-2547	H						464.00
Account No.			Balance Due				
Verizon RE: Bankruptcy P.O. Box 17577 Baltimore, MD 21297-0513	H						1,000.00
Sheet no. <u>6</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			2,244.00

In re **Ervin Connell Maddrey,
JoAnn Marie Maddrey**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM				
			CONTINGENT	UNLIQUIDATED	DISPUTED		
Account No.		Balance Due					
Wachovia Bank P.O. Box 3117 Winston Salem, NC 27102	W						272.00
Account No.		North Shore Agency RE: Wachovia P.O. Box 8901 Westbury, NY 11590-8901					
Account No.							
Account No.							
Account No.							
Account No.							
Sheet no. <u>7</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)					272.00
		Total (Report on Summary of Schedules)					17,855.00

In re **Ervin Connell Maddrey,
JoAnn Marie Maddrey**

Case No. _____

Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

In re **Ervin Connell Maddrey,
JoAnn Marie Maddrey**

Case No. _____

Debtors

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

In re

**Ervin Connell Maddrey,
JoAnn Marie Maddrey**

Case No. _____

Debtors

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
Married	son	16
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	LPN	
Name of Employer Incarcerated	Gambro Healthcare	
How long employed	2 years	
Address of Employer		

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime

SUBTOTAL

DEBTOR	SPOUSE
\$ 0.00	\$ 3,572.83
\$ 0.00	\$ 0.00
\$ 0.00	\$ 3,572.83

LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify)

\$ 0.00	\$ 1,072.50
\$ 0.00	\$ 346.67
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 1,419.17
\$ 0.00	\$ 2,153.66

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social security or other government assistance

(Specify)

Pension or retirement income

Other monthly income

(Specify) **Federal and state tax refunds amortized**

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME \$ **3,000.66**

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 767.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 3,000.66

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re **Ervin Connell Maddrey,
JoAnn Marie Maddrey**

Case No. _____

Debtors

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ 580.00
Are real estate taxes included? Yes _____ No X	
Is property insurance included? Yes _____ No X	
Utilities: Electricity and heating fuel	\$ 250.00
Water and sewer	\$ 200.00
Telephone	\$ 100.00
Other Cell phone	\$ 130.00
Home maintenance (repairs and upkeep)	\$ 180.00
Food	\$ 350.00
Clothing	\$ 25.00
Laundry and dry cleaning	\$ 50.00
Medical and dental expenses	\$ 170.00
Transportation (not including car payments)	\$ 200.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 0.00
Charitable contributions	\$ 0.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ 62.00
Life	\$ 0.00
Health	\$ 0.00
Auto	\$ 0.00
Other	\$ 0.00
Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) RE/PP taxes (amortized)	\$ 93.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)	
Auto	\$ 0.00
Other	\$ 0.00
Other	\$ 0.00
Other	\$ 0.00
Alimony, maintenance, and support paid to others	\$ 0.00
Payments for support of additional dependents not living at your home	\$ 0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
Other School lunches/supplies/haircuts/grooming	\$ 215.00
Other Home Alarm	\$ 50.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ 2,655.00

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$ 3,000.66
B. Total projected monthly expenses	\$ 2,655.00
C. Excess income (A minus B)	\$ 345.66
D. Total amount to be paid into plan each Monthly	\$ 345.00

(interval)

**United States Bankruptcy Court
Eastern District of Virginia - Richmond Division**

In re **Ervin Connell Maddrey
JoAnn Marie Maddrey**

Debtor(s)

Case No.
Chapter

13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **22** sheets [*total shown on summary page plus 1*], and that they are true and correct to the best of my knowledge, information, and belief.

Date **January 20, 2005**

Signature **/s/ Ervin Connell Maddrey**
Ervin Connell Maddrey
Debtor

Date **January 20, 2005**

Signature **/s/ JoAnn Marie Maddrey**
JoAnn Marie Maddrey
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Eastern District of Virginia - Richmond Division

In re **Ervin Connell Maddrey**
JoAnn Marie Maddrey

Debtor(s)

Case No.
Chapter

13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$46,000.00	2004 Employment Income
\$63,000.00	2003 Employment Income
\$45,000.00	2002 Employment Income

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$2,044.00	2004 Disability Income

3. Payments to creditors

None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
None <input checked="" type="checkbox"/> b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Moore Loans v. Joann Harris and Ervin Maddrey (074183)	Warrant in Debt	City of Richmond General District Court	Pending hearing on 01/06/05
Capital One Bank v. Ervin C. Maddrey (078143)		City of Richmond General District Court	Pending hearing on 01/21/05

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Moore Loans, Inc. Attn: Bankruptcy Dept P.O. Box 12163 Richmond, VA 23241-0163	July 2004	2001 Nissan Pathfinder SUV - \$7599.00

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY Household goods - \$2200.00	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS Fire in kitchen	DATE OF LOSS November 2004
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9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Boleman Law Firm, P.C. 2201 West Broad Street Suite 205 Richmond, VA 23220	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 01/07/04	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$356.00 - fees and costs
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10. Other transfers

None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR Robert Walker and Associates	DATE November 2004	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED \$3,000.00 for legal services
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Attorney

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION
**Wachovia Bank
 P.O. Box 3117
 Winston Salem, NC 27102**

TYPE OF ACCOUNT, LAST FOUR
 DIGITS OF ACCOUNT NUMBER,
 AND AMOUNT OF FINAL BALANCE
**Checking and Savings Accounts with a
 negative balance of \$1500.00**

AMOUNT AND DATE OF SALE
 OR CLOSING
**Both closed in December
 2004**

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ■ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ■ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ■ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

None ■ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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None ■ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date January 20, 2005

Signature /s/ Ervin Connell Maddrey
Ervin Connell Maddrey
Debtor

Date January 20, 2005

Signature /s/ JoAnn Marie Maddrey
JoAnn Marie Maddrey
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court
Eastern District of Virginia - Richmond Division

In re Ervin Connell Maddrey
JoAnn Marie Maddrey

Debtor(s)

Case No.

Chapter

13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$ <u>1,500.00</u>
Prior to the filing of this statement I have received.....	\$ <u>0.00</u>
Balance Due.....	\$ <u>1,500.00</u>

2. \$ 194.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

Debtor Other (specify)

4. The source of compensation to be paid to me is:

Debtor Other (specify)

5. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. Other provisions as needed:

Notice to All Parties: By signature on the original of this document, Debtor(s) understand and agree that legal representation in this bankruptcy matter is provided by any or all attorneys of the Boleman Law Firm, P.C. to include Laura T. Alridge, G. Russell Boleman III, John R. Bollinger, Michael D. Brooks, James M. Flaherty, Deanna H. Hathaway, Patrick T. Keith, Mark C. Leffler, Richard C. Pecoraro, and Sharon C. Stuart. Debtor(s) further authorize any of the above referenced counsel to appear before the Court or trustee on behalf of Debtor(s), prepare and sign pleadings and act on behalf of Debtor(s).

7. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Representation of the debtors in any dischargeability actions, lien avoidances, relief from stay actions or any other U.S. Bankruptcy Court proceedings which require representation after the meeting of creditors.

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

January 20, 2005

Date

/s/ Patrick Thomas Keith VSB 48446

Patrick Thomas Keith VSB 48446

Signature of Attorney

Boleman Law Firm, P.C.

Name of Law Firm

2201 West Broad Street

Suite 205

Richmond, VA 23220

(804) 358-9900 Fax: (804) 358-8704

For use in Chapter 13 Cases where Fees Requested Not in Excess of \$1,500

(For all Cases Filed on or after 1/1/2003)

**NOTICE TO DEBTOR(S) AND STANDING TRUSTEE
PURSUANT TO LBR 2016-1(C)(5)**

Notice is hereby given that pursuant to Local Bankruptcy Rule 2016-1(C)(5)(a), you have ten (10) business days from the meeting of creditors in this case in which to file an objection with the court to the fees requested in this disclosure of compensation opposing said fees in their entirety, or in a specific amount.

PROOF OF SERVICE

The undersigned hereby certifies that on this date the foregoing Notice was served upon the debtor(s), the standing Chapter 13 Trustee, and U. S. Trustee pursuant to Local Bankruptcy Rules 2016-1(C)(5)(a) and 2002-1(D)(1)(f), by first-class mail or electronically.

January 20, 2005

Date

/s/ Patrick Thomas Keith VSB 48446

Patrick Thomas Keith VSB 48446

Signature of Attorney

**United States Bankruptcy Court
Eastern District of Virginia - Richmond Division**

In re **Ervin Connell Maddrey,
JoAnn Marie Maddrey**

Case No. _____

Debtors

Chapter _____

13

DECLARATION OF DIVISIONAL VENUE

The debtor's domicile, residence, principal place of business or principal assets were located for the greater part of the 180 days preceding the filing of the bankruptcy petition in the indicated city or county [check one box only]:

Alexandria Division

Cities:

- Alexandria-510
- Fairfax-600
- Falls Church-610
- Manassas-683
- Manassas Park-685

Counties:

- Arlington-013
- Fairfax-059
- Fauquier-061
- Loudoun-107
- Prince William-153
- Stafford-179

Richmond Division

Cities:

- Richmond (city)-760
- Colonial Heights-570
- Emporia-595
- Fredericksburg-630
- Hopewell-670
- Petersburg-730

Counties:

- Amelia-007
- Brunswick-025
- Caroline-033
- Charles City-036
- Chesterfield-041
- Dinwiddie-053
- Essex-057
- Goochland-075
- Greensville-081
- Hanover-085
- Henrico-087
- King and Queen-097
- King George-099
- King William-101
- Lancaster-103
- Lunenburg-111
- Mecklenburg-117
- Middlesex-119
- New Kent-127
- Northumberland-133
- Nottoway-135
- Powhatan-145
- Prince Edward-147
- Prince George-149
- Richmond (county)-159
- Spotsylvania-177
- Surry-181
- Sussex-183
- Westmoreland-193

- There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this Division.

Norfolk Division

Cities:

- Norfolk-710
- Cape Charles-535
- Chesapeake-550
- Franklin-620
- Portsmouth-740
- Suffolk-800
- Virginia Beach-810

Counties:

- Accomack-001
- Isle of Wight-093
- Northampton-131
- Southampton-175

Newport News Division

Cities:

- Newport News-700
- Hampton-650
- Poquoson-735
- Williamsburg-830

Counties:

- Gloucester-073
- James City-095
- Mathews-115
- York-199

Date: January 20, 2005

/s/ Patrick Thomas Keith VSB 48446

**Signature of Attorney
Patrick Thomas Keith VSB 48446**

**United States Bankruptcy Court
Eastern District of Virginia - Richmond Division**

In re **Ervin Connell Maddrey
JoAnn Marie Maddrey**

Debtor(s)

Case No.
Chapter

13

COVER SHEET FOR LIST OF CREDITORS

I hereby certify under penalty of perjury that the master mailing list of creditors submitted either on computer diskette, by a typed hard copy in scannable format, with Request for Waiver attached, or uploaded by Electronic Case Filing is a true, correct and complete listing to the best of my knowledge.

I further acknowledge that (1) the accuracy and completeness in preparing the creditor listing are the shared responsibility of the debtor and the debtor's attorney, (2) the court will rely on the creditor listing for all mailings, and (3) that the various schedules and statements required by the Bankruptcy Rules are not used for mailing purposes.

Master mailing list of creditors submitted via:

- (a) computer diskette listing a total of creditors; or
- (b) scannable hard copy, with Request for Waiver attached, consisting of pages, listing a total of creditors; or
- (c) uploaded via Electronic Case Filing a total of 43 creditors.

Date: January 20, 2005

/s/ Ervin Connell Maddrey

Ervin Connell Maddrey

Signature of Debtor

Date: January 20, 2005

/s/ JoAnn Marie Maddrey

JoAnn Marie Maddrey

Signature of Debtor

[Check if applicable] Creditor(s) with foreign addresses included on disk/hard copy.

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA - RICHMOND DIVISION**
NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. *Court employees are prohibited from giving you legal advice.*

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee and \$15 Trustee fee)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. In a Chapter 7 case, a trustee secures for the bankruptcy estate all your assets which the trustee may obtain under the applicable provisions of the Bankruptcy Code. You may claim certain of your property exempt under governing law. The trustee may then liquidate the non-exempt property as necessary and use the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long-term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

CLERK OF COURT

ACKNOWLEDGMENT

I, the debtor, affirm that I have read this notice.

Dated: January 20, 2005

/s/ Ervin Connell Maddrey
Debtor

/s/ JoAnn Marie Maddrey
Joint Debtor (if any)

Office of the US Trustee
600 East Main Street
Suite 301
Richmond, VA 23219

ADT Security
RE: Bankruptcy
PO Box 650485
Dallas, TX 75265

Alliance One
Re: Providian
P.O. Box 1961
Southgate, MI 48195

Attention LLC
Re: Chippenham/JW Hospital
P.O. Box 2308
Sherman, TX 75091

Bluegreen Resorts Management
Re: Bankruptcy
P.O. Box 810758
Boca Raton, FL 33481

Capital One
Attn: Bankruptcy Dept
1957 Westmoreland Drive
Richmond, VA 23276-5617

Cavalry Investment
7 Skyline Dr., 3rd Floor
Hawthorne, NY 10532

Central
3700 Mechanicsville Turnpike
Richmond, VA 23223

Chippenham/JW Hospitals
Attn: Bankruptcy Dept.
P.O. Box 13620
Richmond, VA 23225

City of Richmond
Dept. of Finance/ Tax Enforce.
900 E. Broad St., Room 100
Richmond, VA 23219

City of Richmond
Dept. Public Utilities
600 East Broad St.
Richmond, VA 23219

Comcast
Attn: Bankruptcy Dept
5401 Staples Mill Road
Richmond, VA 23228-5421

Commonwealth Anesthesia Assoc.
Attn: Bankruptcy Dept.
P.O. Box 35808
Richmond, VA 23235-0808

Countrywide Home Loans
Attn: Bankruptcy Dept
P.O. Box 660694
Dallas, TX 75266-0694

Credit Adjustment Board
Re: City of Richmond Utility
306 East Grace Street
Richmond, VA 23219

Credit Management Inc.
RE: Comcast
4200 International Pkwy.
Carrollton, TX 75007

Dominion Virginia Power
Attn: Bankruptcy Dept.
PO Box 26543
Richmond, VA 23290-0001

Eggleston Karate Studios
10090 Midlothian Turnpike
Richmond, VA 23235

Encore Receivable Management
RE: Household Bank
P.O. Box 3330
Olathe, KS 66063-3330

First Premier Bank
Attn: Bankruptcy Dept.
P.O. Box 5114
Sioux Falls, SD 57117-5114

Heilig Meyers
Claims Administrator
P.O. Box 3240
Portland, OR 97208-3240

Household (Beneficial) Finance
Attn: Bankruptcy Dept.
961 Weigel Drive
Elmhurst, IL 60126

Household Bank
Attn: Bankruptcy Dept.
PO Box 81622
Salinas, CA 93912-1622

Merrick Bank
Attn: Bankruptcy Dept.
PO Box 9201
Old Bethpage, NY 11804

Moore Loans, Inc.
Attn: Bankruptcy Dept
P.O. Box 12163
Richmond, VA 23241-0163

North Shore Agency
RE: Wachovia
P.O. Box 8901
Westbury, NY 11590-8901

Orchard Bank/Household
Attn: Bankruptcy Dept.
P.O. Box 17051
Baltimore, MD 21297

Progressive Insurance
Re: Bankruptcy
10 Harpersville Rd
Newport News, VA 23601

Providian
Attn: Bankruptcy Dept.
P.O. Box 99607
Arlington, TX 76096-9607

Romancing the Stone
694 B Sharon Rd.
King William, VA 23086

Sallie Mae (SLMA)
Attn: Bankruptcy Dept
P.O. Box 9500
Wilkes Barre, PA 18773-9500

Sharon Bonds
3713 Grant Place NE
Washington, DC 20019

Smiths Service Station
2701 Byron Street
Richmond, VA 23223

Southwood Apartments
4641 Southwood Parkway
Richmond, VA 23224

Summit Health Care, Inc.
Re: Bankruptcy
1401 Johnston Willis, Ste.5000
Richmond, VA 23235

Suntrust Bank
Re: Student loan
1001 Semmes Avenue
Richmond, VA 23224

SUPASTMGM
18167 US Hwy. 19 N., Ste. 200
Clearwater, FL 33764

T-Mobile
Re: Bankruptcy
P.O. Box 37380
Albuquerque, NM 87176-7380

Texaco/Shell
Credit Card Center
P.O. Box 9151
West Des Moines, IA 50398

The CBE Group, Inc.
Re: Shell Oil
P.O. Box 2547
Waterloo, IA 50704-2547

US Bank
PO Box 790139
Saint Louis, MO 63179

Verizon
RE: Bankruptcy
P.O. Box 17577
Baltimore, MD 21297-0513

Wachovia Bank
P.O. Box 3117
Winston Salem, NC 27102